Exhibit 22

MELINDA SGARIGLIA 2726 WEST CORTEZ STREET, UNIT 1 CHICAGO, IL 60612



Commitment No. 180453700631

CHAMPAIGN, ILLINOIS

COMMITMENT FOR TITLE INSURANCE

American Land Title Commitment for Title Insurance -adopted August 1, 2016

NOTICE

IMPORTANT-READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST ATTORNEYS' TITLE GUARANTY FUND, INC., (ATG®) INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY ATG TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO ATG, WERE PERFORMED SOLELY FOR THE BENEFIT OF ATG, AND CREATE NO EXTRACONTRACTUAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

ATG'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. ATG HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I-Requirements; Schedule B, Part II-Exceptions; and the Commitment Conditions, Attorneys' Title Guaranty Fund, Inc., (ATG) commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when ATG has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I-Requirements have not been met within six months after the Commitment Date, this Commitment terminates and ATG's liability and obligation end.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by ATG or its issuing agent that may be in electronic form].

COMMITMENT CONDITIONS

1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by ATG pursuant to the Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.
- 2. If all of the Schedule B, Part I-Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and ATG's liability and obligation end.
- 3. ATG's liability and obligation is limited by and this Commitment is not valid without:
 - (a) the Notice;
 - (b) the Commitment to Issue Policy;
 - (c) the Commitment Conditions;
 - (d) Schedule A;
 - (e) Schedule B, Part I-Requirements;
 - (f) Schedule B, Part II-Exceptions; and
 - (g) a counter-signature by ATG or its issuing agent that may be in electronic form.

4. ATG'S RIGHT TO AMEND

ATG may amend this Commitment at any time. If ATG amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of ATG is limited by Commitment Condition 5. ATG shall not be liable for any other amendment to this Commitment.

5. LIMITATIONS OF LIABILITY

- (a) ATG's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between ATG's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - (i) comply with the Schedule B, Part I-Requirements;
 - (ii) eliminate, with ATG's written consent, any Schedule B, Part Il-Exceptions; or
 - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) ATG shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify ATG about it in writing.

ATG FORM 1000-16 @ ATG (REV. 10/17)

- (c) ATG will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) ATG's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) ATG shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall ATG be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I–Requirements have been met to the satisfaction of ATG.
- (g) In any event, ATG's liability is limited by the terms and provisions of the Policy.

6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II–Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by ATG.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and ATG's only liability will be under the Policy.

7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT

The issuing agent is ATG's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not ATG's agent for the purpose of providing closing or settlement services.

PRO-FORMA POLICY

ATG may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that ATG may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

9. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Policy Amount is \$2,000,000 or less shall be arbitrated at the option of either ATG or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules atwww.alta.org/arbitration.

ATTORNEYS' TITLE GUARANTY FUND, INC.

ATG® COMMITMENT FORM - SCHEDULE A

Transaction Identification Data for reference only:

Commitment No.:

180453700631

Issuing Agent:

Sarah M. Wilkins, Attorney & Counselor at Law

Issuing Office's

ALTA® Registry ID:

Loan ID Number:

ILA1806002382

Property Address:

2726 West Cortez Street Unit 1

Chicago, IL 60622

ATG licenses:

Illinois: TU.0000002

Wisconsin: 000-51560

1. Commitment Date:

June 13, 2018 at 8:00 am

2. Policy or policies to be issued:

a. X 2006 ALTA Owner's Policy

Proposed Insured:

Melinda Sgariglia

Proposed Policy Amount:

\$510,000.00

b. X 2006 ALTA Loan Policy

Proposed Insured:

Mutual Federal Bank, ISAOA

Proposed Policy Amount:

\$408,000.00

c. X 2006 ALTA Loan Policy

Proposed Insured:

TCF National Bank

Proposed Policy Amount:

\$45,100.00

- 3. The estate or interest in the Land described or referred to in this Commitment: is a Fee Simple
- The Title is, at the Commitment Date, vested in:

Nicholas Gonring and Kelsey Gonring, husband and wife, as Tenants By The Entirety

5. The Land is described as follows:

PARCEL 1:

UNIT 1 IN THE 2726 WEST CORTEZ CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING TRACT OF LAND: LOT 36 IN BLOCK 1 IN WATRISS' SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 (EXCEPT THE EAST 115 FEET) OF SECTION 01, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH PLAT OF SURVEY IS ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 0705115001, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by ATG or its issuing agent that may be in electronic form.

Sarah M. Wilkins, Attorney & Counselor at Law 1S376 Summit Avenue, Court D, Ste 4A Oakbrook Terrace, IL 60181 630-629-3203

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Member No.

Signature of Member or Authorized Signatory

ATG FORM 1001-16 © ATG (REV. 4/18) Commitment No.: 180453700631 Date Printed: July 13, 2018

Prepared by ATG REsource®

FOR USE IN: ALL STATES Page 1 of 2 EXCLUSIVE USE FOR PARKING PURPOSES IN AND TO PARKING SPACE NUMBER P-1, A LIMITED COMMON ELEMENT ("LCE"), AS DELINEATED ON THE PLAT OF SURVEY, AND THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF UNIT 1, AS SET FORTH IN THE DECLARATION OF CONDOMINIUM, IN COOK COUNTY, ILLINOIS.

ATTORNEYS' TITLE GUARANTY FUND, INC.

ATG® COMMITMENT FORM - SCHEDULE B

Commitment No.: 180453700631

Commitment Date: June 13, 2018 at 8:00 am IL

State Issued:

File Name:

PARTI Requirements

All of the following Requirements must be met:

- The Proposed Insured must notify ATG® in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. ATG may then make additional Requirements or Exceptions.
- . 2. Pay the agreed amount for the estate or interest to be insured.
 - Pay the premiums, fees, and charges for the Policy. 3
 - Documents satisfactory to ATG that convey the Title or create the Mortgage to be insured, or both, must be properly authorized. executed, delivered, and recorded in the Public Records.
 - The following additional requirements must be satisfied at or prior to the closing:
 - The borrower and seller must bring a valid government issued photo ID bearing their signature to the closing.
 - Each seller must provide a valid forwarding address and social security number to be submitted to the IRS for 1099 purposes.
 - Payoff letters must be current and not subject to additional terms. We reserve the right to verify payoff figures prior to disbursement. Any additional funds required to satisfy a lien in full must be deposited by the parties involved immediately.
 - All funds brought to closing must be in the form of wire transfer, certified check, or cashier's check.
- 6. Note for information: The land lies within the area designated under the predatory lending database program (765 ILCS 77/70, et seq.). A Compliance Certificate or an Exempt Certificate must be obtained from the Illinois Department of Financial and Professional Regulation and recorded simultaneously with the mortgage to be insured hereunder. If the certificates are not obtained, the policy or policies to be issued will be subject to the following exception: "Consequences of the failure to obtain and record a Certificate of Compliance or an Exempt Certificate as required pursuant to the predatory lending database program (765 ILCS 77/70, et seq.)".
 - This transaction may be subject to a confidential order issued pursuant to the Bank Secrecy Act. Information necessary to comply with the confidential order must be provided prior to the closing. This transaction will not be insured until this information is submitted, reviewed and found to be complete.
 - The Good Funds provision of the Illinois Title Insurance Act (215 ILCS 155/26) became effective January 1, 2010. This law imposes stricter rules on the type of funds that can be accepted for real estate closings and requires wired funds in many circumstances. Contact your settlement agent to confirm the type of funds that are required for your transaction.
 - Per Illinois law, for closings on or after January 1, 2011, ATG will issue Closing Protection Letters to the parties to the transaction if it is closed by ATG or its approved title insurance agent.
 - 10. If you are a lender, your ATG Closing Protection Letter will be valid only if you receive it in one of the following two ways:
 - (1) as an email from the domain "@atgf.com," or
 - (2) as a fax from fax number 312.372.9509 or 217.403.7401.

This page is only a part of a 2016 ALTA® Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by ATG or its issuing agent that may be in electronic form.

Sarah M. Wilkins, Attorney & Counselor at Law 1S376 Summit Avenue, Court D, Ste 4A Oakbrook Terrace, IL 60181 630-629-3203

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Member No.

Signature of Member or Authorized Signatory

ATG FORM 1002-16 © ATG (REV. 3/18)

Commitment No.: 180453700631

Prepared by ATG REsource®

FOR USE IN: ALL STATES Page 1 of 3

ATTORNEYS' TITLE GUARANTY FUND. INC.

ATG® COMMITMENT FORM - SCHEDULE B

Commitment No.: 180453700631

11. In order to issue the Covenants, Conditions, and Restrictions – Loan Endorsement (ALTA 9.3-06) on the final mortgage policy, ATG must be provided with a current survey of the property (not older than six months from the date of this commitment) for non-residential property, or an Affidavit in Lieu of Survey (ATG Form 3001) for residential property, and evidence of the current use of the property.

PART II Exceptions

CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of ATG:

Standard Exceptions

- 1. Rights or claims of parties in possession not shown by the Public Records.
- Any encroachment, encumbrance, violation, variation, or adverse circumstance that would be disclosed by an inspection or an accurate and complete land survey of the Land.
- 3. Easements, or claims of easements, not shown by the Public Records.
- 4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records; and
- 5. Taxes or special assessments that are not shown as existing liens by the Public Records.

Special Exceptions

- Defects, liens, encumbrances, adverse claims, or other matters, if any, created, first appearing in the Public Records, or attaching subsequent to the Commitment Date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
- 2. Any Loan Policy issued pursuant to this Commitment will be subject to the following exceptions (a) and (b), in the absence of the production of the data and other matters contained in the ATG ALTA Statement form or an equivalent form:
 - Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records;
 - b. Consequences of the failure of the lender to pay out properly the whole or any part of the loan secured by the mortgage described in Schedule A, as affecting: (i) the validity of the lien of said mortgage; and (ii) the priority of the lien over any other right, claim, lien, or encumbrance that has or may become superior to the lien of said mortgage before the disbursement of the entire proceeds of the loan.
- 3. Any Owner's Policy issued pursuant to this Commitment will be subject to the following exception:

The property address listed on Schedule A is provided solely for informational purposes, without warranty as to accuracy or completeness, and is not hereby insured and is not included in the Land as defined in Condition 1.

ATG FORM 1002-16 © ATG (REV. 3/18) Commitment No.: 180453700631 Date Printed: July 13, 2018

Prepared by ATG REsource®

FOR USE IN: ALL STATES Page 2 of 3

Case: 1:19-cv-05684 Document #: 218-22 Filed: 07/28/23 Page 9 of 19 PageID #:3624

ATTORNEYS' TITLE GUARANTY FUND, INC.

ATG® COMMITMENT FORM - SCHEDULE B

Commitment No.: 180453700631

4. Our search indicates the last year taxes were paid in full was 2016.

2007 taxes in the amount of \$6,415.37 are not paid.

2017 First Estimated Installment due March 01, 2018 in the amount of \$3,379.66 is paid.

2017 Second Installment due August 01, 2018 in the amount of \$3,035.71 is paid.

2018 General Real Estate Taxes are not yet due or payable.

PERMANENT TAX NUMBER: 16-01-408-055-100

5. Mortgage dated May 10, 2016 and recorded June 2, 2016 as Document No. 1615429101 made by Kelsey Gonring and Nicholas Gonring, wife and husband, tenancy by entirety to Mortgage Electronic Registration Systems, Inc., ("MERS"), as nominee for Guaranteed Rate, Inc. to secure a note in the amount of \$380,000.00 recorded in the Cook County Recorder's Office.

 Revolving Line of Credit Mortgage dated May 10, 2016 and recorded June 2, 2016 as Bocument No. 1615429102 made by Nick Gonring and Kelsey Gonring to Quorum Federal Credit Union to secure a note in the amount of \$71,250.00 recorded in the Cook County Recorder's Office.

- 7. Provisions, conditions and limitations as created by the Condominium Property Act.
- Provisions, conditions, restrictions, options, and easements as created by the Declaration of Condominium Ownership for 2726
 West Cortez Condominium Association recorded February 20, 2007 as Document No. 0705115001.

9. Amendment to the Declaration of Condominium Ownership recorded July 23, 2012 as Document Number 1220526193 in Cook County, Illinois.

10. Effective January 1, 2018, the Illinois Department of Revenue (IDOR) began utilizing a central registry for maintaining notices of tax liens filed or released that are enforced by the IDOR. The notices and releases will no longer be filed with the county recorder's offices. In order to complete the title search for any possible judgments and liens against parties with an interest in the insured land, ATG must be furnished with an Illinois State Lien Registry Information form (ATG Form 4235) for each seller and buyer, and this commitment is subject to such further exceptions, if any, as may then be deemed necessary.

NOTE: THIS PROPERTY APPEARS TO BE SUBJECT TO THE ILLINOIS PREDATORY LENDING DATABASE ACT (765 ILCS 77/70 ET SEQ).

11. The following is a 24 Month Chain of Title for the legal legal description set forth in this report:

A Warranty Deed dated may 5, 2016 and recorded June 2, 2016 as Document No. 1615429100 made by Matthew Mulligan and Stacy Mulligan, husband and wife to Nicholas Gonring and Kelsey Gonring, husband and wife, as tenents by the entirety recorded in the Cook County Recorder"s Office..

- Note: Per your request, we have searched the Cook County records and found no judgments, liens or adverse matters affecting Meinda Sgariglia.
- 13. NOTE: No documents found of record,

End of Schedule B

Case: 1:19-cv-05684 Document #: 218-22 Filed: 07/28/23 Page 10 of 19 PageID #:3625

ATTORNEYS' TITLE GUARANTY FUND, INC.

ATG® COMMITMENT FORM - NOTES

Commitment No.: 180453700631

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State Issued: IL

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Notes for Information

End of Notes for Information

Sarah M. Wilkins, Attorney & Counselor at Law 1S376 Summit Avenue, Court D, Ste 4A Oakbrook Terrace, IL 60181 630-629-3203

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Member No.

Signature of Member or Authorized Signatory

ATG FORM NFI © ATG (6/02)

Prepared by ATG REsource®

Case: 1:19-cv-05684 Document #: 218-22 Filed: 07/28/23 Page 11 of 19 PageID #:3626

ATTORNEYS' TITLE GUARANTY FUND, INC.

ATTORNEY-TITLE AGENT DISCLOSURE

Property:

11 5 1 3 F 1

2726 West Cortez Street Unit 1

Chicago, IL 60622

ACKNOWLEDGMENT AND APPROVAL:

Please be advised that Sarah M. Wilkins, Attorney and Counselor at Law (Agent) is authorized to issue title insurance as an agent for Attorneys' Title Guaranty Fund, Inc., (ATG®) and plans to issue title insurance as part of his/her representation on your real estate transaction. Agent has a financial interest in the title insurance portion of the transaction and will be paid a fee for providing services as a title insurance agent.

You are also receiving a DS-1 Disclosure Statement setting forth the estimated total title fees in this transaction. Final title insurance charges will be set forth on the Closing Disclosure Form, ALTA Settlement Statement, or HUD-1 Settlement Statement you will receive at the Josing of the transaction.

You are not required to use ATG as a condition for settlement of your transaction. There are other settlement service providers available with similar services. You are free to shop around to determine that you are receiving the best services and the best rate for these services.

In the event you have any questions with respect to Agent's representation or with respect to Agent's role as a title agent, please contact Agent. You may also, if you desire, seek an opinion from another attorney regarding the provision of these services.

I/we understand and approve the foregoing and that Agent will provide title insurance through ATG. Name of Client (print) Name of Client (print) Signature of Client Date Date

ATG FORM 3051 © ATG (REV. 4/16)

Prepared by ATG REsource®

FOR USE IN: IL

ATTORNEYS' TITLE GUARANTY FUND, INC. and Affiliated Companies

PRIVACY POLICY NOTICE

This Notice sets forth the privacy policies and practices of Attorneys' Title Guaranty Fund, Inc. (ATG®) and its affiliated companies, ATG Trust Company, NLT Title, and The Judicial Sales Corporation. This Notice identifies the sources of nonpublic, personal information we collect regarding our customers, and specifies what measures we take to secure that information.

The words "you" and "your" mean all of our consumer customers who have a business relationship with us, such as:

- Insureds under ATG title insurance policies;
- Parties to real estate transactions;
- Persons : in a trust account; and
- Borrowers who have a loan account or who have applied for a loan.

"We," "our," and "us" mean ATG and its affiliated companies listed above.

"Nonpublic personal information" means information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records.

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An "affiliate" is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning a sufficient share to have control.

A "nonaffiliated third party" is a company that is not an affiliate of ours.

THE INFORMATION WE COLLECT

We collect nonpublic, personal information about you from the following sources:

- Information we receive from you on title insurance applications or other forms associated with your transaction with us;
- Information from a consumer reporting agency;
- Miscellaneous information about your transaction that becomes part of our file on your transaction with us; and
- Information about your transactions with nonaffiliated third parties.

We do not disclose any nonpublic, personal information about you to anyone, except as authorized by law.

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic, personal information about you to only those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information from unauthorized use.

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

You have entrusted us with important personal information about you, and we will not disclose your nonpublic, personal information to nonaffiliated third parties, except as permitted by law.

NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

We do not disclose nonpublic, personal information about former customers, except as permitted by law.

ATG FORM 3037 © ATG (REV. 10/15)

Prepared by ATG REsource®

ATTORNEYS' TITLE GUARANTY FUND, INC.

Policy No.: 180453700631-01

State Issued: IL

ENVIRONMENTAL PROTECTION LIEN ENDORSEMENT (ALTA 8.1-06)

The insurance afforded by this endorsement is only effective if the Land is used or is to be used primarily for residential purposes.

ATG insures against loss or damage sustained by the Insured by reason of lack of priority of the lien of the Insured Mortgage over:

- a. any environmental protection lien that, at Date of Policy, is recorded in those records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge, or is filed in the records of the clerk of the United States district court for the district in which the Land is located, except as set forth in Schedule B; or
- b. any environmental protection lien provided by any state statute in effect at Date of Policy, except environmental protection liens provided by the following state statutes:

65 ILCS 5/11-31-1(f) (Illinois property); Wis. Stats. Ch. 292, as amended (Wisconsin property); None (Indiana property).

This endorsement is issued as part of the policy. Except as it expressly states, it does not: (i) modify any of the terms and provisions of the policy; (ii) modify any prior endorsements; (iii) extend the Date of Policy; or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

July 11, 2018

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Date

Member No.

Signature of Member or Authorized Signatory

ATG FORM ATG FORM 2021-06 (ALTA FORM 8.1-06)

© ATG (1/07)

Prepared by ATG REsource®

ATTORNEYS' TITLE GUARANTY FUND, INC.

Policy No.: 180453700631-01

State Issued: IL

CONDOMINIUM ENDORSEMENT 1 (ALTA 4-06)

ATG® insures against loss or damage sustained by the Insured by reason of:

- The failure of the unit identified in Schedule A and its common elements to be part of a condominium within the meaning of the condominium statutes of the jurisdiction in which the unit and its common elements are located.
- 2. The failure of the documents required by the condominium statutes to comply with the requirements of the statutes to the extent that such failure affects the Title to the unit and its common elements.
- 3. Present violations of any restrictive covenants that restrict the use of the unit and its common elements and that are contained in the condominium documents or the forfeiture or reversion of Title by reason of any provision contained in the restrictive covenants. As used in this paragraph 3, the words "restrictive covenants" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair, or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded in the Public Records at Date of Policy and is not excepted in Schedule B.
- The priority of any lien for charges and assessments provided for in the condominium statutes and condominium documents at Date of Policy over the lien of any Insured Mortgage identified in Schedule A.
- The failure of the unit and its common elements to be entitled by law to be assessed for real property taxes as a separate parcel.
- Any obligation to remove any improvements that exist at Date of Policy because of any present encroachments or because of
 any future unintentional encroachment of the common elements upon any unit or of any unit upon the common elements or
 another unit.
- 7. The failure of the Title by reason of a right of first refusal, to purchase the unit and its common elements that was exercised or could have been exercised at Date of Policy.

This endorsement is issued as part of the policy. Except as it expressly states, it does not: (i) modify any of the terms and provisions of the policy; (ii) modify any prior endorsements; (iii) extend the Date of Policy; or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

July 11, 2018

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Date

Member No.

Signature of Member or Authorized Signatory

ATG FORM 2014-06 © ATG (REV. 2/13) Prepared by ATG REsource®

ATTORNEYS' TITLE GUARANTY FUND, INC.

Policy No.: 180453700631-01 State Issued: IL

COVENANTS, CONDITIONS, AND RESTRICTIONS - LOAN ENDORSEMENT (ALTA 9.3-06)

- The insurance provided by this endorsement is subject to the exclusions in Section 4 of this endorsement and the Exclusions from Coverage, the Exceptions from Coverage contained in Schedule B, and the Conditions in the policy.
- 2. For the purposes of this endorsement only:
 - a. "Covenant" means a covenant, condition, limitation, or restriction in a document or instrument in effect at Date of Policy.
 - b. "Improvement" means an improvement, including any lawn, shrubbery, or trees, affixed to the Land at Date of Policy that by law constitutes real property.
- 3. ATG® insures against loss or damage sustained by the Insured by reason of:
 - a. A violation of a Covenant that:
 - divests, subordinates, or extinguishes the lien of the Insured Mortgage;
 - ii. results in the invalidity, unenforceability or lack of priority of the lien of the Insured Mortgage; or
 - iii. causes a loss of the Insured's Title acquired in satisfaction or partial satisfaction of the Indebtedness;
 - A violation on the Land at Date of Policy of an enforceable Covenant, unless an exception in Schedule B of the policy identifies the violation;
 - c. Enforced removal of a substrate venent as a result of a violation, at Date of Policy, of a building setbacture hown on a plat of subdivision recorded or filed in the Public Records, unless an exception in Schedule B of the policy identifies the violation; or
 - d. A notice of a violation, recorded in the Public Records at Date of Policy, of an enforceable Covenant relating to environmental protection describing any part of the Land and referring to that Covenant, but only to the extent of the violation of the Covenant referred to in that notice, unless an exception in Schedule B of the policy identifies the notice of the violation.
- 4. This endorsement does not insure against loss or damage (and ATG will not pay costs, attorneys' fees, or expenses) resulting from:
 - a. any Covenant contained in an instrument creating a lease;
 - b. any Covenant relating to obligations of any type to perform maintenance, repair, or remediation on the Land; or
 - c. except as provided in Section 3.d., any Covenant pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances.

This endorsement is issued as part of the policy. Except as it expressly states, it does not: (i) modify any of the terms and provisions of the policy; (ii) modify any prior endorsements; (iii) extend the Date of Policy; or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

July 11, 2018 4537

Date Member No. Signature of Member or Authorized Signatory

ATG FORM 2100-06 (ALTA 9.3-06) © ATG (REV. 9/12)

Prepared by ATG REsource®

ATTORNEYS' TITLE GUARANTY FUND, INC.

Commitment No.: 180453700631	State Issued: IL
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The Participant

GAP COVERAGE ENDORSEMENT

Notwithstanding anything to the contrary contained herein, ATG agrees that coverage hereunder and the effective date hereof shall be extended up to and including the recording of the deed vesting title in the proposed insured identified in Schedule A hereof.

This endorsement is issued as part of the policy. Except as it expressly states, it does not: (i) modify any of the terms and provisions of the policy; (ii) modify any prior endorsements; (iii) extend the Date of Policy; or (iv) increase the Amount of Insurance. To the extent provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

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July 11, 2018	4537	
Date	Member No.	Signature of Member or Authorized Signatory

ATG FORM 2024

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ATTORNEYS' TITLE GUARANTY FUND, INC.

ATG® COMMITMENT FORM - NOTES

Commitment No.: 180453700631

State Issued: IL

Notes for Information

End of Notes for Information

Sarah M. Wilkins, Attorney & Counselor at Law 1S376 Summit Avenue, Court D, Ste 4A Oakbrook Terrace, IL 60181 630-629-3203

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Member No.

Signature of Member or Authorized Signatory

ATG FORM NFI © ATG (6/02)

Prepared by ATG REsource®

FOR USE IN: ALL STATES

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ATTORNEYS' TITLE GUARANTY FUND, INC. and Affiliated Companies

PRIVACY POLICY NOTICE

This Notice sets forth the privacy policies and practices of Attorneys' Title Guaranty Fund, Inc. (ATG®) and its affiliated companies, ATG Trust Company, NLT Title, and The Judicial Sales Corporation. This Notice identifies the sources of nonpublic, personal information we collect regarding our customers, and specifies what measures we take to secure that information.

The words "you" and "your" mean all of our consumer customers who have a business relationship with us, such as:

- Insureds under ATG title insurance policies;
- Parties to real estate transactions;
- Persons with a trust account; and
- Borrowers who have a loan account or who have applied for a loan.
- "We," "our," and "us" mean ATG and its affiliated companies listed above.

"Nonpublic personal information" means information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records.

An "affiliate" is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning a sufficient share to have control.

A "nonaffiliated third party" is a company that is not an affiliate of ours.

THE INFORMATION WE COLLECT

We collect nonpublic, personal information about you from the following sources:

- Information we receive from you on title insurance applications or other forms associated with your transaction with us;
- Information from a consumer reporting agency;
- Miscellaneous information about your transaction that becomes part of our file on your transaction with us; and
- Information about your transactions with nonaffiliated third parties.

We do not disclose any nonpublic, personal information about you to anyone, except as authorized by law.

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic, personal information about you to only those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information from unauthorized use.

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

You have entrusted us with important personal information about you, and we will not disclose your nonpublic, personal information to nonaffiliated third parties, except as permitted by law.

NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

We do not disclose nonpublic, personal information about former customers, except as permitted by law.

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ATTORNEYS' TITLE GUARANTY FUND, INC.

ATTORNEY-TITLE AGENT DISCLOSURE

Property:

2726 West Cortez Street Unit 1

Chicago, IL 60622

Please be advised that Sarah M. Wilkins, Attorney and Counselor at Law (Agent) is authorized to issue title insurance as an agent for Attorneys' Title Guaranty Fund, Inc., (ATG®) and plans to issue title insurance as part of his/her representation on your real estate transaction. Agent has a financial interest in the title insurance portion of the transaction and will be paid a fee for providing services as a title insurance agent.

You are also receiving a DS-1 Disclosure Statement setting forth the estimated total title fees in this transaction. Final title insurance charges will be set forth on the Closing Disclosure Form, ALTA Settlement Statement, or HUD-1 Settlement Statement you will receive at the closing of the transaction.

You are not required to use ATG as a condition for settlement of your transaction. There are other settlement service providers available with similar services. You are free to shop around to determine that you are receiving the best services and the best rate for these services.

In the event you have any questions with respect to Agent's representation or with respect to Agent's role as a title agent, please contact Agent. You may also, if you desire, seek an opinion from another attorney regarding the provision of these services.

ACKNOWLEDGMENT AND APPROVAL:		
I/we understand and approve the foregoing and that Agent will	rovide title insurance through ATG.	
Name of Client (print)	Name of Client (print)	
Signature of Client	Signature of Client	123
Date	Date	

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FOR USE IN: IL